

Ask SHIP

August, 2008 Sarah Reimmuth

LOCAL HELP FOR PEOPLE WITH MEDICARE

Q: I'm receiving extra help to pay for my Medicare Part B and Part D costs? How will I know that I'm eligible in 2009? A. The Centers for Medicare and Medicaid Services (CMS) will be mailing information throughout 2008 to keep you informed of upcoming changes. The following chart shows when each letter will be mailed, what information it includes, and what action to take.

Date	Mailing/Color	Main Message	Consumer Action
Sept.	Loss of Deemed Status Letter (GREY)	Informs those who no longer automatically qualify for extra help in 2009.	Apply for extra help through Social Security (application enclosed) or a State Medical Assistance (Medicaid) office.
Early Oct.	Change in Extra Help Co- Payment Letter (ORANGE)	Informs those who will continue to automatically qualify for extra help but will have a change in co-payment.	Keep the notice. No action unless you believe an error has occurred.
Late Oct./ Early Nov.	Reassignment Letter (BLUE)	Informs those whose current plan is leaving the Medicare Program that they will be reassigned to a new plan unless they take action.	Keep the notice. • Compare the 2009 plans to see which plan meets your needs. • Change plans, if you choose, in early December.
	Reassignment Letter (Blue)	Informs auto-enrollees that because their plan's premiums are increasing they will be reassigned to a new plan unless they take action.	
Monthly- Ongoing	Deemed Status Letter (PURPLE)	Informs people those who will automatically get extra help.	 Keep the notice. No need to apply to get the extra help. Compare Medicare prescription drug plans with others to meet your needs.
Monthly- Ongoing	Auto- Enrollment Notice (YELLOW)	Informs people who qualify for Medicare & Medicaid and currently get their benefits through Original Medicare Plan they will be automatically enrolled in a drug plan unless they take action.	Keep the notice. • No need to apply to get the extra help. • If you don't join a plan, Medicare will enroll you in one. • Compare Medicare prescription drug plans with others to meet your needs.
Monthly- Ongoing	Facilitated Enrollment Notice (GREEN)	Informs people who either 1) belong to a Medicare Savings Program or 2) receive SSI, or 3) qualified for the extra help that they will be automatically enrolled in a drug plan unless they take action.	• Keep the notice. • If you don't join a plan, Medicare will enroll you in one. • Compare Medicare prescription drug plans with others to meet your needs.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.